

(In effect as of January 1, 2005*)
TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES
IN THE U.S.

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	<u>Payments Per Week</u>		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Alabama.....	66 2/3	\$167 - 27 1/2% of SAWW, or worker's average wage if less.	\$607.00	100	Duration of disability	
Alaska.....	80% of worker's spendable earnings	\$110, 22% of the SAWW if the employ- ee shows proof of wages, or worker's spendable weekly wage if less.	\$832.00	120	Duration of disability	WC benefits subject to reduction by Social Security, any previously awarded PPD benefits.
Arizona.....	66 2/3	Payable, but not statutorily pre- scribed.	\$374.01	N/A	Life or duration of disability	Additional \$25 mon- thly added to bene- fits for dependents.
Arkansas....	66 2/3	\$20	\$466.00	85	Duration of disability	
California..	66 2/3	\$126	\$840.00	N/A	Life	

*See Introduction page.

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Colorado....	66 2/3	For death benefits only, 25% of maximum weekly benefit or \$168.65 effective 7/1/04	\$658.84	91	Life	WC benefits subject to Social Security benefit offsets and to reduction by bene- fits under an em- ployer pension or disability plan. Lump sum maximum payable is \$37,560.
Connecticut.	75% of worker's spendable earnings	\$186.20 - 20% of SAWW, or an amount not to exceed 75% of worker's average wage if less.	\$931.00	100	Duration of disability	WC benefits subject to Social Security benefit offset.
Delaware....	66 2/3	\$174.61 - 22 2/9% of SAWW, or actual wage if less.	\$523.83	66 2/3	Duration of disability	
District of Columbia..	66 2/3	\$255.50	\$1,022.00	100	Duration of disability	
Florida.....	66 2/3	\$20 or actual wage if less.	\$626.00	100	Duration of disability	WC benefits subject to Social Security and UI benefit offsets.
Georgia.....	66 2/3	\$42.50 or average wage if less.	\$425.00	N/A	Duration of disability	

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Hawaii.....	66 2/3	\$156.00 - 25% of SAWW, or worker's average wage if less, but not lower than \$38.	\$622.00	100	Duration of disability	
Idaho.....	67	\$244.35	\$488.70 for first 52 weeks; thereafter 67% of SAWW or 45% SAWW	90	Duration of disability	
Illinois....	66 2/3	\$387.96 - 50% of SAWW.	\$1,034.56	133 1/3	Life	
Indiana.....	66 2/3	\$50 or worker's average wage if less than \$75.	\$588.00	N/A	500 weeks	Total maximum amount payable is \$294,000. Thereafter, a claim- ant may receive payments indefin- ately, payable from a special fund.
Iowa.....	80% of worker's spendable earnings	\$135.90 to \$144.74 according to marital status, and number of dependents.	\$1,133.00	200	Duration of disability	

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Kansas.....	66 2/3	\$25	\$449.00	75	Duration of disability	Total amount payable is \$125,000. WC benefits subject to UI and Social Secu- rity benefit off- sets.
Kentucky....	66 2/3	\$121.45 - 20% of SAWW.	\$607.23	100	Duration of disability	WC benefits termi- nate when employee qualifies for Social Security benefits.
Louisiana...	66 2/3	\$117 - 20% of SAWW, or actual wage if less.	\$438.00	75	Duration of disability	Volunteer fire- fighters limited to 520 weeks.
Maine.....	80% of worker's spendable earnings	-----	\$506.42	90	Duration of disability	WC benefits subject to UI benefit off- sets, except if benefits started prior to date of injury, or if bene- fits are a spouse's entitlement.

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Maryland....	66 2/3	\$50 or worker's average wage if less.	\$770.00	100	Duration of disability	
Massachusetts	66 2/3	\$183.76 - 20% of SAWW or worker's average wage if less.	\$918.78	100	Duration of disability	Additional \$6 will be added per depen- dent if weekly bene- fits are below \$150.
Michigan....	80% of worker's spendable earnings	\$191.28 - 25% SAWW.	\$689.00	90	Duration of disability	WC benefits subject to reduction by UI.
Minnesota...	66 2/3	\$481.00 - 65% of SAWW.	\$750.00	N/A	Until age 67 (rebuttable presumption)	After \$25,000 is paid, continuing payments become sub- ject to any govern- ment or Social Security benefit offsets.
Mississippi.	66 2/3	\$25	\$351.14	66 2/3	450 weeks	Total amount payable is \$158,013.00
Missouri....	66 2/3	\$40	\$675.90	105	Duration of disability	

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Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$504.00	100	Duration of disability until date eligible for full social security retirement benefits or equivalent benefits.	WC benefits subject to Social Security benefit offsets.
Nebraska....	66 2/3	\$49 or actual wage if less.	\$579.00	100	Duration of disability	
Nevada.....	66 2/3	-----	\$633.08	150	Life	
New Hampshire.	60	\$213.90 - 30% of SAWW not to exceed employee's after tax earnings.	\$1,069.50	150	Duration of disability	
New Jersey..	70	\$178 - 20% of SAWW.	\$666.00	75	if after 450 weeks worker produces evidence of continued total disability, benefits will continue for life.	After 450 weeks, there is a dollar for dollar set off if worker is working.

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New Mexico..	66 2/3	\$36 or actual wage if less.	\$563.32	100	Lifetime	Benefits are for the life of the injured worker.
New York....	66 2/3	\$40 or actual wage if less.	\$400.00	N/A	Duration of disability	
North Carolina..	66 2/3	\$30	\$704.00	110	Duration of disability	
North Dakota....	66 2/3	\$315 - 60% of SAWW, or em- ployee's actual net wage if less, unless claimant has received PTD payments for more than 10 years. Claims filed after 7/31/99 have a 7- year waiting period versus 10 years.	\$577.00	110	Duration of disability, or until claimant is eligible for Social Secu- rity retire- ment benefits	Additional \$10 weekly for each dependent child, not to exceed worker's net wage. WC benefits are re- duced by 50% of Social Security disa- bility benefits. An offset of Social Security retirement benefits also applies.
Ohio.....	66 2/3	\$339.00 - 50% of SAWW, or actual wage if less.	\$678.00	100	Life	WC benefits subject to Social Security benefit offsets.
Oklahoma....	70	\$30 or actual wage if less	\$528.00 for injuries occurring 11/1/02 - 10/31/05	100	Duration of disability	

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Oregon.....	66 2/3% DOI before 01/01/02 up to a max of 100% SAWW 66 2/3% DOI on or after 01/01/02 up to max of 133% of SAWW	\$50 or 90% of actual wage if less.	\$688.56 (thru 06/30/05)	133% = 915.78 (thru 06/30/05)	Duration of disability	WC benefits sub- ject to Social Security benefit offsets.
Pennsylvania	66 2/3	\$358.00 - 90% of AWW if less.	\$716.00	100	Duration of disability	WC benefits subject to offsets for receipt of "old age" Social Security benefits, unemployment compensation benefits, severance pay and benefits for an employer- funded pension plan.
Puerto Rico.	66 2/3	\$130	\$430.00 (payable per month)	N/A	Duration of disability	Total amount payable is \$32,400.
Rhode Island	75% of worker's spendable earnings	-----	\$726.00	110	Duration of disability	Additional \$15 for each dependent in- cluding a nonworking spouse; aggregate not to exceed 80% of worker's AWW.
South Carolina..	66 2/3	\$75 or average wage if less.	\$592.56	100	500 weeks	

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South Dakota....	66 2/3	\$257 - 50% of SAWW or worker's average wage if less.	\$513.00	100	Duration of disability	PTD benefits offset by Social Security retirement to extent that combined bene- fits received are greater than 150% of PTD benefits.
Tennessee...	66 2/3	\$95.70 - 15% of SAWW.	\$638.00	100	Until retire- ment age	If a worker is permanently and totally disabled, maximum weekly pay- ment can be received until the employee is, by age, eligible for full benefits in the Old Age Ins. Benefit Program under the Social Security Act, and may be offset by OASDI.
Texas.....	75	\$81 - 15% of SAWW.	\$539.00	100	Life for in- juries listed in statute as constituting PTD; other- wise 401 weeks	
Utah.....	66 2/3	\$45	\$501.00	85	312 weeks, or life if claim- ant cannot be rehabilitated	Additional \$5 for dependent spouse and each dependent child up to 4 under age 18, not to exceed 85% of SAWW.

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Vermont.....	66 2/3	\$296 - 50% of SAWW, or worker's average wage if less.	\$887.00	150	Life with a minimum of 330 weeks	
Virginia....	66 2/3	\$176.50 - 25% of SAWW, or employ- ee's actual wage if less.	\$706.00	100	Duration of disability	
Virgin Islands...	66 2/3	\$60 or actual wages if less.	\$385.00	66 2/3	Duration of disability	
Washington..	60 - 75	\$43.17 or more, according to marital status and number of dependents.	\$905.17	120% of State's average monthly wage	Life	WC benefits subject to Social Security benefit offsets.
West Virginia..	66 2/3	\$144.20**	\$545.36	100	Until age 70, for awards made on or after 07/01/03	**Subject to Federal minimum weekly wage.

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Wisconsin...	66 2/3	\$20	\$711.00	110	Life	WC benefits subject to Social Security.
Wyoming.....	-----	-----	\$586.00 Based on earnings in calendar quarter when injured.	Capped at SAWW	80 months; benefits may be ex- tended by the WC Divi- sion	Children receive a lump sum equal to \$150 per month to age 18, or until 21 if incapacitated, adjusted annually for inflation. If the child is enrolled in an educational institution, the child shall receive the benefit to age 21.
United States*: FECA.....	66 2/3 - 75**	\$259.72 or actual wage if less.	\$1,680.53	N/A	Duration of disability	Maximum weekly benefit is based on the pay of a specific grade level in the Federal Civil Service. **Bene- fits calculated at 75 percent of worker's wage where there are one or more dependents.
LHWCA.....	66 2/3	\$257.70 - 50% of NAWW**, or worker's actual wage if less.	\$1,030.78	200% of NAWW	Duration of disability	**National Average Weekly Wage is \$515.39.

*Federal Employees' Compensation Act;
Longshore and Harbor Workers' Compensation Act.